

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Newark (Essex County)

| <u>Company</u> | <u>HO-3</u> | <u>HO-4</u> | <u>HO-6</u> |
|--|---------------|-------------|-------------|
| AAA Mid-Atlantic Ins Co of NJ | \$654 | \$172 | \$203 |
| All America Ins Co (Central Mutual of OH Group) | \$532 | N/A | N/A |
| Allstate NJ Ins Co | \$670 | \$121 | \$172 |
| American European Ins Co (Rutgers Group) (5) | \$570 | N/A | \$373 |
| American Fire & Casualty Co (Ohio Casualty Group) | \$667 | N/A | \$321 |
| American Home Assur Co (American International Group) (2) | \$716 | \$144 | \$217 |
| American Ins Co (Allianz Group) (2) | \$847-\$1,131 | N/A | N/A |
| American International Ins Co of NJ (American International Group) (3) | \$748 | \$211 | \$283 |
| Amica Mutual Ins Co (1) | \$819-\$1,030 | \$143-\$179 | \$229-\$287 |
| Armed Forces Ins Exchange (3) | \$499 | N/A | \$127 |
| Atlantic Mutual Ins Co (Atlantic Mutual Group) (4) | \$712 | \$171 | \$215 |
| Balboa Ins Co | \$808-\$1,201 | \$106 | \$188 |
| Bay State Ins Co (Andover Group) | \$774 | \$150 | \$212 |
| Camden Fire Ins Assoc (OneBeacon Group) | \$394-\$516 | \$139-\$189 | \$189-\$230 |
| Castlepoint Ins Co (Tower Group) | \$681-\$838 | \$187-\$211 | \$262-\$296 |
| Centennial Ins Co (Atlantic Mutual Group) (4) | \$786 | \$173 | \$217 |
| Central Mutual Ins Co (Central Mutual of OH Group) | \$679 | \$161 | \$205 |
| Chubb Ins Co of NJ (Chubb Group) (2) | \$1,445 | \$650 | \$559 |
| Citizens Ins Co of Amer (Hanover Insurance Group) | \$665 | N/A | \$143 |
| Cumberland Mutual Fire Ins Co | \$631-\$793 | \$193 | \$247 |
| Electric Ins Co (3) | \$549-\$1,818 | \$103 | \$96 |
| Empire Fire & Marine Ins Co | \$580-\$761 | N/A | N/A |
| Encompass Ins Co of NJ (Encompass Group) | \$598-\$735 | \$177-\$220 | \$191-\$238 |
| Encompass P&C Ins Co of NJ (Encompass Group) | \$493-\$1,213 | \$151-\$411 | \$162-\$435 |
| Excelsior Ins Co | \$528 | \$156 | \$212 |
| Farm Family Casualty Ins Co (3) | \$1,029 | \$141 | \$175 |
| Farmers Ins Co of Flemington | \$697 | \$205 | \$260 |
| Farmers Mutual Fire Ins Co of Salem Cty | \$923 | \$148 | \$282 |
| Federal Ins Co (Chubb Group) | \$938 | \$143 | \$193 |
| Fidelity Mohawk Ins Co (Franklin Mutual Group) | \$534-\$554 | \$126 | \$165 |
| Fidelity National Prop and Cas Ins | \$409 | \$112 | \$167 |
| Fireman's Fund Indemnity Corp (Allianz Group) | \$1,004 | N/A | N/A |
| Fireman's Fund Ins Co (Allianz Group) | \$1,131 | \$124-\$158 | \$211-\$231 |
| First American Property & Casualty Ins Co | N/A | \$232 | N/A |
| First Trenton Indemnity Co (St. Paul Travelers Group) (4) | \$644 | \$124 | \$156 |
| Fitchburg Mutual Ins Co | \$797 | \$184 | \$240 |
| FMI Ins Co (Franklin Mutual Group) | \$438 | N/A | \$156 |
| Foremost Ins Co | \$1,075 | N/A | N/A |
| Founders Ins Co | \$535-\$624 | \$178 | \$175 |
| Franklin Mutual Ins Co (Franklin Mutual Group) | \$547 | \$126 | \$165 |
| Germantown Ins Co (Philadelphia Contributionship Group) (2) | \$681 | N/A | \$231 |
| Graphic Arts Mutual Ins Co | \$527-\$764 | \$100-\$163 | \$191-\$222 |
| Great Northern Ins Co (Chubb Group) (2) | \$1,445 | \$604 | \$521 |

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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| Hanover Ins Co (Hanover Insurance Group) | \$1,022 | \$129 | \$169 |
| Harleysville Ins Co of NJ | \$724-\$848 | \$181-\$211 | \$227-\$266 |
| Hartford Underwriters Ins Co (The Hartford Group) (3) (4) | \$967 | \$120 | \$169 |
| High Point Preferred Ins Co | \$823 | \$161 | \$175 |
| Homesite Ins Co | \$748 | \$211 | \$283 |
| IDS Property Casualty Ins Co | \$1,214 | \$128 | \$222 |
| Liberty Mutual Fire Ins Co | \$658-\$2,479 | \$122 | \$204 |
| Massachusetts Bay Ins Co (Hanover Insurance Group) | \$819 | \$122 | \$156 |
| Mercer Ins Co of NJ Inc | \$588-\$791 | \$227 | \$236 |
| Merchants Mutual Ins Co (Merchants Group) | \$755 | \$260 | \$245 |
| Merchants Preferred Ins Co (Merchants Group) | \$570 | N/A | \$373 |
| Merrimack Mut Fire Ins Co (Andover Group) | \$823-\$1,168 | \$157 | \$218 |
| Metropolitan Group Property & Casualty Ins Co | \$1,070 | \$111 | \$162 |
| New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3) | \$1,107 | \$78 | \$144 |
| New Jersey Re-Insurance Co (New Jersey Manufacturers Group) | \$1,316 | \$89 | \$168 |
| Ohio Casualty Ins Co (Ohio Casualty Group) | \$981 | \$162 | \$241 |
| Pacific Indemnity Co (Chubb Group) | \$938 | \$143 | \$193 |
| Pennsylvania General Ins Co (OneBeacon Group) (4) | \$394-\$516 | \$139-\$189 | \$189-\$230 |
| Philadelphia Contributionship Ins (Philadelphia Contributionship Group) | \$1,121 | \$177 | \$351 |
| Preferred Mutual Ins Co | \$613 | \$148 | \$180 |
| Preserver Ins Co (Tower Group) (5) | \$460 | \$151 | \$127 |
| Proformance Ins Co | \$766 | N/A | \$202 |
| Property & Cas Ins Co Of Hartford (The Hartford Group) (3) | \$929 | \$102 | \$167 |
| Providence Mutual Fire Ins Co | \$496-\$801 | \$177 | \$185 |
| Public Service Mutual Ins Co | \$365 | \$118 | \$114 |
| Quincy Mutual Fire Ins Co | \$595-\$737 | \$141 | \$179 |
| Rutgers Cas Ins Co (Rutgers Group) | \$484-\$639 | \$131-\$170 | \$103-\$131 |
| Selective Ins Co of Amer (Selective Group) | \$664 | \$140 | \$184 |
| Selective Way Ins Co (Selective Group) | \$561 | N/A | \$184 |
| State Farm Fire and Casualty Co | \$1,155 | \$116 | \$229 |
| Tokio Marine & Nichido Fire Ins Co Ltd | \$818 | \$192 | \$360 |
| Tower Ins Co of NY (Tower Group) | \$681 | N/A | \$264 |
| Tower National Ins Co (Tower Group) | \$681-\$838 | \$187-\$211 | \$262-\$296 |
| Travelers Auto Ins Co of NJ (St. Paul Travelers Group) | \$662 | \$140 | \$145 |
| United Services Auto Association (USAA Group) (1) (3) | \$447-\$536 | N/A | \$118-\$150 |
| USAA Casualty Ins Co (USAA Group) (1) (3) | \$464-\$556 | N/A | \$118-\$150 |
| Vigilant Ins Co (Chubb Group) (2) | \$1,267 | \$650 | \$559 |
| West American Ins Co (Ohio Casualty Group) | \$801 | N/A | \$295 |

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